

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Anthony Muni

Angela Muni

Debtors

Case No. 22-10396-elf

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Feb 25, 2022

Form ID: 309I

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Muni, Angela Muni, 162 Independence Drive, Morrisville, PA 19067-4911
14670162	+ Holiday Inn Vacations Incorporated, PO Box 947964, Atlanta, GA 30394-7964
14670166	+ ServiceMaster Center, Attn: Bankruptcy, 150 Peabody Place, Memphis, TN 38103-3720

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Feb 25 2022 23:51:00	BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 25 2022 23:51:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 25 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 26 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2022 23:51:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 25 2022 23:51:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14670155	+ Email/Text: bankruptcy@cavps.com	Feb 25 2022 23:51:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
14671182	+ Email/Text: bankruptcy@cavps.com	Feb 25 2022 23:51:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14670157	+ EDI: CITICORP.COM	Feb 26 2022 04:53:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14670159	+ EDI: CRFRSTNA.COM	Feb 26 2022 04:53:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14670160	+ EDI: DISCOVERSLOANS.COM	Feb 26 2022 04:53:00	Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948
14670691	+ EDI: DISCOVERSLOANS.COM	Feb 26 2022 04:53:00	Discover Student Loans, PO Box 30925, Salt Lake

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14670156	EDI: JPMORGANCHASE	Feb 26 2022 04:53:00	City, UT 84130-0925 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14670163	+ Email/Text: PBNCNotifications@perituservices.com	Feb 25 2022 23:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14670164	+ EDI: MID8.COM	Feb 26 2022 04:53:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14670165	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 25 2022 23:51:00	Quicken Loans, Bankruptcy Department, 1050 Woodward Avenue, Detroit, MI 48226-3573
14670168	EDI: TFSR.COM	Feb 26 2022 04:53:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14670167	+ EDI: WTRRNBNK.COM	Feb 26 2022 04:53:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14670169	+ EDI: WFFC.COM	Feb 26 2022 04:53:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14670158	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14670161	*+	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14670170	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Anthony Muni brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Joint Debtor Angela Muni brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1:	Anthony Muni	Social Security number or ITIN: xxx-xx-3788
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Angela Muni	Social Security number or ITIN: xxx-xx-8344
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 2/18/22
Case number:	22-10396-elf	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony Muni	Angela Muni
2. All other names used in the last 8 years		
3. Address	162 Independence Drive Morrisville, PA 19067	162 Independence Drive Morrisville, PA 19067
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008  Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377  Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 2/25/22

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>March 30, 2022 at 09:00 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 5/29/22 <b>Filing deadline:</b> 4/29/22 <b>Filing deadline:</b> 8/17/22
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	